

Howard National Bank

Money Matters

Of course it does. Money always matters. Those to whom it does not matter are constantly getting into hot water.

Keep your money matters straight and it will save you all manner of embarrassment and humiliation. Let this bank assist you.

DIRECTORS:

A. G. Whittemore H. E. Gray
Elias Lyman J. F. Whalen
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Willard B. Howe

Habit

What you can do at thirty depends on what you have been doing since twenty. Back of the man is always the boy; and the boy habits make man character. The thrift habit will help to produce success. If you want to help the boy teach him to save now.

The City Trust Company

BOY SLIDING IS
KILLED BY AUTO

Companion Fatally Hurt—
Coasted from Side Road into
Path of Machine

Hyde Park, Nov. 23.—While coasting down on a side hill at the "Hedge" place at North Hyde Park, this morning Clifford Laphan, son of Mr. and Mrs. Myron Laphan, aged 13, and Woodrow O'Kane, nine years, son of Mrs. Agnes O'Kane, collided on the main road with an automobile driven by Leon Shufelt of Lowell. The Laphan boy was instantly killed and the O'Kane boy's skull was fractured so badly that it is thought he cannot recover.

No blame is attached to the driver of the car. Dr. Stevens of Hyde Park and Dr. Prentice of Johnson were called and have little hope of any recovery of the O'Kane boy.

LENDS \$10,000,000 TO
CUBAN SUGAR PLANTERS

Havana, Nov. 23.—The National City Bank of New York has notified its Havana branch to place \$10,000,000 at the disposal of Cuban sugar planters, in order to enable them to prepare for the coming crop, it became known here to-night.

This is believed by interested parties probably to be the first of a series of measures to be taken by different financial institutions, independently of action by the Cuban government to assist Cuba to weather its present financial difficulties.

A plan for the extension of credit to European sugar importers to enable them to buy Cuban sugar, which they are now said to be virtually prohibited from doing because of the high rate of exchange, is under consideration along with other measures aimed at bettering the nation's position in the world's sugar markets.

GREAT BRITAIN OPPOSES
CONSTANTINE'S RETURN

Paris, Nov. 23.—Great Britain has already taken steps to form former King Constantine of Greece and George Rhallia, the new Greek premier, that she is absolutely opposed to the return of Constantine to the throne, says the Petit Parisien. She has notified them clearly that if the Greek government does not take cognizance of her stand, Greece cannot hope to retain the territorial advantages given her in the treaty between the allies and Turkey, the newspaper asserts.

The Athens correspondent of the Journal says that during demonstrations after the election many persons, among who were women and children, were killed.

Classified ads can be made to serve you—and to pay.

NORTH CHITTENDEN COW
TESTING ASSOCIATION

The following table gives the names and records of the cows in the North Chittenden Cow Testing Association which produced more than 40 pounds of butterfat, or 1,000 pounds of milk, during the following periods:

PERIOD ENDING OCTOBER 18, 1920				
Name, Owner or Number of Cow	Breed of Cow	Pounds of Milk	Pounds of Butterfat	
N. F. Mitchell, 6 Oxford	R. J.	1018	42.7	
A. B. Rice, 30	R. H.	1013	36.4	
Buena Vista Farm, 23	R. H.	1119	40.5	
PERIOD ENDING NOVEMBER 18, 1920				
Name, Owner or Number of Cow	Breed of Cow	Pounds of Milk	Pounds of Butterfat	
N. F. Mitchell, 6 Oxford	R. J.	991	44.5	
P. R. Phelps, 24 Lady Burke	G. H.	1153	40.5	
George Stewart, 3 Rice	G. H.	1090	38.0	
George Stewart, 4 Ida	G. H.	1013	45.5	
George Stewart, 14 Nin	G. H.	1119	54.4	
Buena Vista Farm, 23	R. H.	1093	40.4	
C. E. Scribner, 10	G. H.	1081	29.8	
C. E. Scribner, 13	G. H.	1217	36.5	
M. E. Thompson, 8 White stockings	G. G.	976	45.8	
M. E. Thompson, 31 Ayrshire 2nd	G. A.	1019	38.3	
Ray W. Collins, 19 Blanche	G. H.	1006	38.2	

CLAYTON A. BROWN, official tester.

N. F. MITCHELL, secretary.

Of the 534 cows in the association during October, 11 were quality cows. A few unprofitable cows were sold, better ones purchased and one cow died. M. E. Thompson lost a cow that produced over 9,000 pounds last year. Cows are beginning to freshen and grain has come down, although not many farmers are buying up their winter supply.

HEIRESS FOUND
IN LONELY CABIN

Daughter of H. W. Putnam, Who
Left \$50,000,000, Sought 60
Years—Adopted When Parent
Went West, She Has Slaved
All Her Life

Burlingtonians who have summer homes at Cedar Beach or Thompson's Point, and others who are familiar with that part of Lake Champlain, will recall Henry W. Putnam, Jr., who formerly passed several months every year on Birch Island, the largest one of the three islands between Cedar Beach and Thompson's Point. His house was on the eastern end of the island, with a well-kept lawn sloping down to the water, where there was a dock large enough to accommodate boats of a considerable size. A steam yacht and sail boats were also at hand, to add to the pleasure of the owner and his guests. The grounds were always lighted at night with lanterns of many colors, making a pretty picture as seen from the water. On the western side of the island Mr. Putnam erected a tower, from which fine views of the lake and mountains could be had.

President McKinley was entertained there one day during a vacation trip to Lake Champlain, but as a rule visitors were not welcome when Mr. Putnam was there. He evidently tired of the place and for several years it has been in charge of a caretaker.

A sister of Putnam is the central figure in the following story, recently printed by the New York Herald under a Waverley, Ohio, date:

LONG LOST DAUGHTER FOUND

An old woman opened the door of the tiny wooden house perched on the side of an Ohio hill. She stood with her weather-beaten, age-torn face peering from beneath a voluminous sunbonnet. Her hands, stiffened with the toll of 70 years, pressed nervously against her body.

"Be you from the city?" she asked. The visitor answered, "Yes, are you Mrs. Richardson?"

"That's me," the old woman interrupted. "I'm Aunt Mary." Her voice dropped to a whisper as her watery eyes looked through the kitchen screen door toward the automobile waiting in the dusty road.

"Have you brought the million dollars?" she asked.

A horse's neigh filled the tiny house, standing with its nose pressed against the kitchen door was a white mare. The visitor explained he had brought no million, but had come to talk to Mrs. Richardson about her being discovered after a 60-year search as the daughter and heiress of Henry W. Putnam, San Francisco millionaire.

The story the visitor had heard was that Aunt Mary was the long lost daughter of Henry W. Putnam, who died in San Francisco in 1915, leaving an estate estimated at \$50,000,000. The estate had accumulated from royalties on inventions—a safety pin, a bottle fastener and a score of other successful devices. The father also was said to have been one of the builders of Brooklyn's elevated roads.

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GERMANY REJECTS
PART OF TREATY

Notifies League Assembly That
Govt. Considers Itself No
Longer Bound by Clause Sur-
rendering Colonies

Geneva, Nov. 19. (By the Associated Press).—The German government no longer considers itself bound by the clause of the Versailles treaty by which Germany surrendered her colonies to the allies according to an official note of protest which has been presented to the League of Nations.

The note declares that the allies have not fulfilled their undertakings regarding the clause of the treaty concerning the allotment of the German colonies and mandates. It adds that having signed the part of the League of Nations, Germany understood she would be admitted to the League and consequently take part in the allotment of mandates, but that now she no longer considers herself bound by that clause of the treaty.

The note, addressed to the secretariat of the League of Nations and which will be published later in a long document couched in judicial terms, it is moderate in form, but constitutes a strong protest against league mandates on which the assembly will have to pass judgment.

Geneva, Nov. 19. (By the Associated Press).—Immediate admission of Germany and the other former enemy states to the League of Nations was urged before the assembly of the league to-day by George Nicoll, baron of the British empire. He said most of the laboring people of Great Britain demanded that all the enemy states be admitted without delay.

He recalled that Germany had taken part in the deliberations of the international labor bureau established by the league.

"The people of Great Britain whom I represent here," he said, "do not forget that the central empire planned the world in which they do not forget the misery and devastation caused. But the question now is to rescue the world from ruin, and the co-operation of the former enemy states is needed."

Mr. Barnes spoke approvingly of the action of the council on some questions, but criticized its inaction during the past year while Poland and soviet Russia were engaged in hostilities. He cited article XI of the league covenant, providing that any war or threat of war should be a matter of concern to the whole league and that it should take any action deemed wise and effectual to safeguard the peace of nations, and inquired why the council had not taken action under this article to prevent the war.

In re-entrance to the argument for speedy membership of enemy states in the league, Mr. Barnes referred to the instability of present economic conditions and the anomalies in exchange rates. "What is needed above all," he said, "is greater production and the utmost freedom in business transactions between the different countries, and this is unobtainable as long as the world is divided into two camps."

The assembly, which customarily listens to a speaker without manifesting its sentiments until he has finished his remarks, broke into general applause at this point.

"Countries kept out from association with us will form an association of their own," he added, "and we shall return to the dangerous pre-war system of alliances."

Mr. Barnes pointed out that the world was now in a perilous position, with free people taking charge of their own destinies.

"To think it was my father, Mr. Putnam, who invented this. Yes, sir, I been dreaming at night what I was going to do, and that of all I'm going to build a new church after I get Polly here. I been going to the Christian Union Church at Glen Station for come on 20 years, and I'm going to build a big new one here."

"No, sir, I won't spend a penny of it on a church. I want to see you married off. Polly, the white mare, was at the kitchen door again. Aunt Mary jumped suddenly to her feet.

"Sakes alive," she cried, "it's past time to take Polly out to graze, and here I be talking away with work to do. Just a minute, Polly."

"I'm that upset," she went on, "last week I'dy Gregg, that's my niece by marriage, got the letter, saying I was to be married. My long lost brother was coming to see me, and I was from Syracuse was going to bring the money. My father was Mr. Putnam, the great inventor, you know."

Aunt Mary's eyes blinked with tears.

WORKING FOR SEVENTY YEARS

"It's all God's doing, every bit of it. And I said to I'dy, to think that your Aunt Mary is the daughter of the man who invented the safety pin, and my boy-in-law, that's my three children, dead these 30 years, and I'm still here, the curtains in the parlor and never known—and here I been working for 70 years, ever since I was taken out of the orphanage in New Orleans by Maw Lewis. And here I been working away till my back aches and my feet heavy, and all the while Mr. Putnam, the great inventor, was my father, and the millions of dollars pouring in from all the safety pins that were sold all belones to me."

Aunt Mary shook her head and raised her eyes to the cracked ceiling of the little house.

"Well," she resumed, "I been living in this house for 12 years, Mr. Richardson, my second husband been dead going on seven, and before that I was living in Meadow Run and in Monmouth and in other places. And I was always working, yes, sir."

Aunt Mary looked at her knarled hands.

"Working day and night since I was a girl knee high to a grasshopper. But I saved up enough money to buy Polly after my husband died. I ain't ever hitched old Polly up. I guess it wouldn't do to hitch her up, she been high as old as I am. But she's been a great comfort. I ain't goin' to give her up for no automobile when I move over to the Greys', my niece by marriage."

Aunt Mary sighed and her eyes grew vague.

"Millions," she murmured, "I'll put 'em in the bank and I'll buy Polly a new harness and make her star with proper stall. She ain't got a proper stall now."

A chicken clucked outside.

"There I go dreamin' again," Aunt Mary smiled. "It's a good thing the chicken keep laying eggs instead of money like me." She rose spryly from her rickety chair and the rubbers tied around her feet flapped across the kitchen floor.

"Four eggs," she said, returning. "But as I was sayin', Millions, all from safety pins."

Aunt Mary held a safety pin in her bony fingers and looked at it with awe.

HOW COOLIDGE WON
BURLINGTON GIRL

Courtship of Vice-President
Elect Marked by Same Delib-
eration and Earnestness That
Characterize All His Public
Activities

Under the general caption "From a New England Farm to the Vice-Presidency," the Boston Globe is printing from day to day the story of Calvin Coolidge, from the pen of M. E. Hennessy, one of that paper's best writers. Yesterday's installment was headed "Cupid's Arrow Pierces Calvin's Heart," and will be read with great interest in Burlington, the former home of Mrs. Coolidge. Here is the story:

COOLIDGE CAUTIOUS, AS USUAL

Let us forget politics and law for a short time and go back to that part of Mr. Coolidge's life, just after he had turned 30, when he had begun to manifest a keen interest in the fair sex.

He was fairly prosperous and felt that it was his duty to himself and society to get married, but the great problem was to find the right kind of a girl for a wife.

Deliberate in all things, Mr. Coolidge's judgment of such great personal importance. With his usual cautiousness, he kept his own counsel and did his own thinking and choosing.

His ideas of a wife and marriage were old-fashioned, to be sure, but time had long before proven their wisdom and soundness.

One would think that a quiet, unobtrusive man like Calvin Coolidge would choose for a life companion a woman of his own type. He did nothing of the kind. He chose a lady wholly different. Mr. and Mrs. Coolidge have been called by those who know them well "a study in opposites." She is the life of any social gathering she attends, a brilliant conversationalist, quick at repartee and full of fun.

LOVE AT FIRST SIGHT

Mrs. Coolidge was Miss Grace Goodhue of Burlington, Vt., the daughter of a farmer in the Clark School for the Deaf, Northampton, before her marriage.

Vermonters have a habit of showing a partiality for one another, and it may be that had something to do with attraction. Mr. Coolidge's favorable notice at their first meeting.

Be that as it may, the story of their first meeting smacks a little of the romantic. Mr. Coolidge at that time "roomed and boarded," as New Englanders say, with the steward of "Clay School," where Miss Goodhue taught. She lived nearby and was on friendly terms with the steward's wife.

One evening, Miss Goodhue was invited over for supper. Lawyer Coolidge was introduced. It was a case of love at first sight with the young lawyer. Cupid's arrow pierced his heart, leaving a gaping wound which did not heal until Calvin months afterward popped the question and Miss Goodhue whispered "Yes."

Friends say that the vice-president-elect was an ardent wooer. That is not surprising. Most great men have been; but it is difficult to picture Calvin Coolidge playing the part of Romeo. Knowing Coolidge's disinclination to talk, there are those who question the accuracy of the claim that he "pleaded eloquently for the hand of Miss Goodhue."

It is said that Calvin made a special trip to Burlington, Vt., and appealed to his sweethearts' mother to persuade her daughter to marry him. Mr. Coolidge declined to help him, saying that he would have to fight his love battle alone.

THIRD SKATING ONCE

Most of their courtship was done in Northampton. The lovers made occasional trips to Burlington, where Calvin was always cordially welcomed. The criticisms of the Goodhue family reported to have made of Grace's beau regarding his austerity and uncommunicativeness.

Miss Goodhue enjoyed dancing. Mr. Coolidge never "tripped the light fantastic" with the young lady. Mr. Coolidge called "dancing." So it was a danceless courtship.

Miss Goodhue liked the theatre. Calvin would rather sit on the screened piazza and watch the moon, but if Miss Goodhue insisted, Calvin would go along. He bore her, but most shows seemed to bore him.

Skating is a great sport in the college city in winter. Miss Goodhue was an expert. Calvin was not, but he caught the spirit of the sport, and he was reported to have made of Grace's beau regarding his austerity and uncommunicativeness.

LET INTO THE OPEN SECRET

When the announcement of their engagement was made it did not create a wave of excitement among their friends. They had watched the lovers and knew that it was simply a matter of time when the public would be let into the secret.

Calvin's father approved of the match. So did the Goodhues. Congratulations were showered on the couple, and their families and preparations were soon going forward for the wedding October 4, 1905.

It was truly a "home wedding." Only members of the family were present. The Rev. Edward Hungerford, a retired Congregationalist, tied the knot, and Miss Goodhue had promised to "love, cherish and obey" and Calvin had agreed to take her "for better or for worse."

The wedding took place in the parlor of the modest little home of the Goodhues in Burlington.

"We didn't make any fuss over our wedding," says Mr. Coolidge. "We spent our honeymoon in Montreal, remaining a week, then returned to Northampton, where we lived in a rented furnished apartment until we moved to Massachusetts, occupying half of a double house, where they still live."

Mr. Coolidge is authority for the statement that, after paying the wedding expenses, his funds were low, but worse things can happen than a lean pocketbook. He had his health, an ideal woman for a wife, a good name, a profession and an ambition to make good. He had taken upon himself new burdens. What was in store for them only he could tell.

WHAT FINER TRIBUTE

There has been a happy, eventful life the past 15 years. Honors have been heaped upon them. They have been blessed with two fine boys, promising offspring of a rugged race, bred in the old-fashioned New England way, designed to make them good citizens and thoroughgoing Americans.

THREE FIELD GOALS
DEFEAT YALE TEAM

Elis Present an Iron Defense But
Score of Nine Is Booted
Over Their Heads

New Haven, Conn., Nov. 21.—Another of those fighting Yale eleven, weakened and disorganized by injuries but endowed with the instinct for stubborn resistance, traditional with the Blue fought Harvard to a standstill in the big Yale bowl Saturday afternoon and the Yale eleven defeated the Yale eleven by a score of nine to zero.

The Harvard machine, powerful, smooth running and well equipped in resources of man power and football knowledge, found the Yale line a wall of iron. From tackle to tackle the Blue forwards made a superb stand against the shifty and veteran Crimson backfield. It was only after the Cambridge team had thrown itself again and again unavailingly at the Blue defense that Fisher started his charge of field goals, a barrage that scored over the heads of the Yale line and left it standing helpless in the face of this attack through the air.

There will be no cases of Mahans or Brlekies installed in the Harvard hall of fame as a result of Saturday's game, but there should be plenty of laurel wreaths waiting in Cambridge for a young second-string quarterback named Buell, who started the game in place of Fitzgerald. It was Buell, beginning his career in the game, who was the hero of the day, getting under way, he again dropped back of the line, and from the 20-yard mark sent a second goal sailing neatly between the uprights. These two achievements, between which was sandwiched a third goal by Captain Horwien, were the straws that broke the Yale offense.

Not even in her most fanciful dreams during the days of her courtship did Miss Goodhue think that she was about to marry a man who, in the eyes of the world, was to become the vice-president of the United States. Her husband's phenomenal success has not changed her in the least, say her intimate friends. She is the same light hearted, sweet tempered, gracious woman who, in the days of her courtship, was a real helpmeet to her husband, a real mother.

"She looked well to the ways of her household and eateth not the bread of idleness,"

HOHENZOLLERN SMUGGLE MONEY INTO HOLLAND

Berlin, Nov. 22.—One hundred eminent persons, among them Crown Prince Cella, Prince Ritel, Frederick, Prince August, Wilhelm, the late Prince Joachim, Count Radolin and Princess Wanda Radzivil, have smuggled money into Holland, according to a report published here.

Hermann Mueller, former German chancellor, in the Reichstag to-day. He interpellated the government relative to the activities of the firm of "Crasser and Phillips," bankers, who is declared to have carried on extensive smuggling.

It was asserted that the head of banking firm had been enrolled in the German army and was on good terms with the nobility, and that the concern had been known publicly as a special firm for the carrying on of contraband in goods and capital.

"Ask the government," said the former chancellor, "what has been done in the case of the banking firm of 'Crasser and Phillips,' who is declared to have carried on extensive smuggling."

Repeating to the interpretation, Dr. Wirth, minister of finance, said the matter was under consideration. He had been accused of smuggling. I demand that people known as smugglers should be severely punished."

"The government," he continued, "learned a few days ago that millions of its cash and securities were standing to the credit of German subjects with the firm of 'Crasser & Phillips' in Amsterdam and that these millions had gone there through an intermediary in contravention of German laws. The public prosecutor started an inquiry into the matter of the cash and securities of German subjects with the firm of 'Crasser & Phillips' in Amsterdam and that these millions had gone there through an intermediary in contravention of German laws. The public prosecutor started an inquiry into the matter of the cash and securities of German subjects with the firm of 'Crasser & Phillips' in Amsterdam and that these millions had gone there through an intermediary in contravention of German laws. The public prosecutor started an inquiry into the matter of the cash and securities of German subjects with the firm of 'Crasser & Phillips' in Amsterdam and that these millions had gone there through an intermediary in contravention of German laws. The public prosecutor started an inquiry into the matter of the cash and securities of German subjects with the firm of 'Crasser & Phillips' in Amsterdam and that these millions had gone there through an intermediary in contravention of German laws. The public prosecutor started an inquiry into the matter of the cash and securities of German subjects with the firm of 'Crasser & Phillips' in Amsterdam and that these millions had gone there through an intermediary in contravention of German laws. The public prosecutor started an inquiry into the matter of the cash and securities of German subjects with the firm of 'Crasser & Phillips' in Amsterdam and that these millions had gone there through an intermediary in contravention of German laws. The public prosecutor started an inquiry into the matter of the cash and securities of German subjects with the firm of 'Crasser & Phillips' in Amsterdam and that these millions had gone there through an intermediary in contravention of German laws. The public prosecutor started an inquiry into the matter of the cash and securities of German subjects with the firm of 'Crasser & Phillips' in Amsterdam and that these millions had gone there through an intermediary in contravention of German laws. The public prosecutor started an inquiry into the matter of the cash and securities of German subjects with the firm of 'Crasser & Phillips' in Amsterdam and that these millions had